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Department of Insurance  
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## DIVISION OF FINANCE

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D. Eric McClure  
Commissioner of Finance

September 8, 2006

The attached report represents a consolidation of Reports of Condition filed by state-chartered banks with the Missouri Division of Finance as of June 30, 2006, and a comparison with the statements filed one year earlier.

Also included is a comparison of financial statements of state-chartered and national banks.

During the previous twelve months, the number of state-chartered banks and trust companies decreased by one from 308 to 307. Four banks merged into out-of-state institutions and one bank merged into another Missouri state bank. One nondeposit trust company merged into an out-of-state nondeposit trust company and one nondeposit trust company was dissolved. There were six new bank charters granted.

Assets in state-chartered banks totaled \$62.9 billion on June 30, 2006, an increase of 8.7 percent from one year earlier. Deposits were \$50.8 billion, up 10.4 percent. Total loans were \$46.6 billion on June 30, 2006, up 11.5 percent.

The equity capital ratio increased to 10.40 percent. Primary capital, which includes the allowance for loan and lease losses, was also up, to 11.26 percent. The tangible equity capital ratio decreased to 8.88 percent.

Net income in state banks was up 6.5 percent from June 2005. Return on assets among state-chartered banks was 1.17 percent compared to 1.20 percent in June 2005.

D. Eric McClure  
Commissioner of Finance

**COMPARATIVE STATEMENT OF CONDITION  
STATE BANKS AND TRUST COMPANIES IN MISSOURI  
AS OF JUNE 30, 2006**

THOUSANDS OF DOLLARS	298 BANKS 6/30/2006	297 BANKS 6/30/2005	INCREASE DECREASE()	PERCENT CHANGE
<b>ASSETS</b>				
Total Loans	\$46,588,415	\$41,774,244	\$4,814,171	11.5%
Allowance for Loan Losses	610,288	575,993	34,295	6.0%
Total Assets	62,925,083	57,881,336	5,043,747	8.7%
<b>LIABILITIES</b>				
Total Deposits	50,761,646	45,967,784	4,793,862	10.4%
Total Equity Capital	6,541,534	5,913,659	627,875	10.6%

OPERATING RATIOS	6/30/2006	6/30/2005	CHANGE
Equity Capital/Assets	10.40%	10.22%	0.18%
Tangible Equity Capital/Assets	8.88%	9.01%	-0.13%
Capital and Allowance for Loan Losses/Assets	11.26%	11.10%	0.16%
Total Loans/Assets	74.04%	72.17%	1.87%
Past Due and Nonaccrual Loans/Total Loans	1.44%	1.49%	-0.05%
Allowance for Loan Losses/Loans	1.31%	1.38%	-0.07%
Average Net Interest Margin	4.10%	4.10%	0.00%
Return on Assets	1.17%	1.20%	-0.03%

**NOTES:**

2005 does not include eleven nondeposit trust companies.

2006 does not include nine nondeposit trust companies.

**COMPARATIVE STATEMENT OF CONDITION  
STATE AND NATIONAL BANKS IN MISSOURI  
AS OF JUNE 30, 2006**

MILLIONS OF DOLLARS	6/30/2006			6/30/2005 341 ALL BANKS	PERCENT CHANGE
	298 STATE BANKS	45 NATIONAL BANKS	343 ALL BANKS		
<b>ASSETS</b>					
Cash and Due from Banks	1,834	1,490	3,324	2,909	14.3%
Investment Securities	10,151	6,776	16,927	18,301	-7.5%
Total Loans and Leases	46,588	21,500	68,088	61,247	11.2%
Less: Reserves	610	297	907	861	5.3%
Federal Funds Sold	1,073	902	1,975	1,816	8.8%
Fixed Assets	1,281	752	2,033	1,882	8.0%
Other Real Estate	92	14	106	89	19.1%
Intangible Assets	1,044	170	1,214	940	29.1%
Other assets	1,472	695	2,167	1,875	15.6%
<b>TOTAL ASSETS</b>	<b>\$62,925</b>	<b>\$32,002</b>	<b>\$94,927</b>	<b>\$88,198</b>	<b>7.6%</b>
<b>LIABILITIES</b>					
Total Deposits	50,762	24,723	75,485	68,996	9.4%
Deposits over 100M	9,850	2,740	12,590	9,414	33.7%
Brokered Deposits	2,734	443	3,177	2,140	48.5%
Federal Funds Purchased	2,197	3,095	5,292	5,637	-6.1%
Other liabilities	3,424	1,544	4,968	5,046	-1.5%
Total Equity Capital	6,542	2,640	9,182	8,519	7.8%
<b>TOTAL LIABILITIES</b>	<b>\$62,925</b>	<b>\$32,002</b>	<b>\$94,927</b>	<b>\$88,198</b>	<b>7.6%</b>
<b>EARNINGS</b>					
Interest Income	1,902	899	2,801	2,231	25.5%
Interest Expense	777	347	1,124	699	60.8%
Net Interest Income	1,125	552	1,677	1,532	9.5%
Provision for Loan Losses	48	28	76	53	43.4%
Net Income	363	205	568	532	6.8%
Cash Dividends	195	155	350	360	-2.8%
Net Loan Losses	18	19	37	43	-14.0%